

Europäisches Patentamt
European Patent Office
Office européen des brevets



(11) EP 1 107 196 A1

(12) EUROPEAN PATENT APPLICATION

(43) Date of publication:
13.06.2001 Bulletin 2001/24

(51) Int Cl.7: G07F 7/08, G07F 7/10

(21) Application number: 99124577.0

(22) Date of filing: 09.12.1999

(84) Designated Contracting States:
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE
Designated Extension States:
AL LT LV MK RO SI

(72) Inventor: Al-Khaja, Ali Hassan
Tubli 711 (BH)

(74) Representative:
Haft, von Puttkamer, Berngruber, Czybulka
Patentanwälte
Franziskanerstrasse 38
81669 München (DE)

(71) Applicant: Al-Khaja, Ali Hassan
Tubli 711 (BH)

(54) A wireless electronic system for performing transactions

(57) In a method for completing purchases and other financial transactions electronically and wirelessly it is provided that a mobile communication device (2) is used in combination with one or more smart cards (3, 6), a printer unit (7, 7') and/or a bar code reading device

(11), whereby after a connection is made with a service provider (5) and the user's entitlement is checked one can print for example checks (9) for a desired amount which are provided with a check number allocated "on-air."

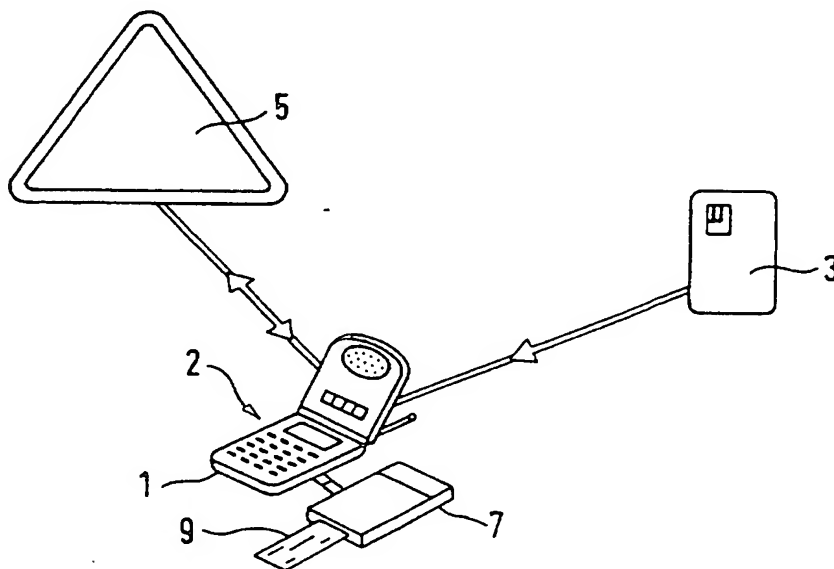


FIG.3

Description

[0001] The present invention relates to a method for performing purchases and banking operations and other financial transactions wirelessly and electronically, an "on-air commerce" method so to speak, and to a device for carrying out this method.

[0002] Methods for completing transactions electronically are known. When buyer and seller are not in the same place, the buyer's data are usually passed on to the seller via the Internet. Such data contain e.g. the buyer's credit card number or account number, name and further personal information which can easily be abused by unauthorized persons.

[0003] There are further variants for completing purchases and banking operations electronically which require the presence of both parties on the spot. For this purpose, shops or department stores must be equipped with special terminals which read the customer's credit card or bank card and verify this information by means of a connection with a central computer of the credit card enterprise or bank. The customer must then confirm the transaction with his signature or his personal identity number (PIN), these entries also being checked.

[0004] It is also possible to use a smart card with an integrated circuit and its own processor capacity that can be recharged with an amount, the desired amount then being deducted directly from the smart card after a PIN has been entered. This also requires special devices nowadays for charging the smart card and transferring money from the smart card.

[0005] Methods have also recently been developed that permit transactions to be made by means of rechargeable smart cards and GSM cellular phones. One can thereby transfer a desired amount from one's own bank account to one's own smart card and vice versa. It is also known to transfer money from one cellular phone to another.

[0006] Some of the abovementioned methods have relatively low acceptance in several countries because the purchase of the special devices is very expensive. Furthermore, not all potential buyers and sellers are willing to use such electronic methods due to the rapid development of technology. Many people around the world still regard cash or checks as the "safest" and most trustworthy means of payment.

[0007] The present invention is therefore based on the problem of providing a method for ensuring cordless, simple and safe completion of transactions without any special devices tied to a certain place. In contrast to "on-line commerce," the invention has the objective of introducing "on-air commerce."

[0008] A further object of the present invention is for the provided method to combine the advantages of ultramodern technology with traditional means of payment to cover all types of financial transactions in such a way as to retain the mobility and speed of the transaction with simultaneous "confidence-building" use of

conventional means of payment.

[0009] The inventive method should also be employable independently of time and place.

[0010] The present invention is also based on the problem of providing an apparatus for carrying out the inventive method.

[0011] These problems are solved according to the invention by the features of claim 1 for the method and the features of claim 21 for the apparatus. Further embodiments of the invention can be found in the sub-claims.

[0012] It is accordingly proposed that every type of financial transaction is completed using a mobile communication device in combination with one or more smart cards, a printer device and/or a bar code reading device. The device has one or two smart card read-write units, whereby if two read-write units are present the two can communicate with each other. The smart card read/write units can be integrated in the mobile communication device or being connected to as external modules.

[0013] According to a first variant of the present invention, an amount can be transferred with a mobile communication device from the user's smart card or the user's account to another target smart card, e.g. the smart card of a seller present on the spot.

[0014] For this purpose the user's smart card is inserted into a read-write unit of the mobile communication device. The user is then asked to enter a PIN stored on the smart card via the keys of the device. After the PIN has been entered for activating the smart card, the service provider's number stored on the smart card is dialed and a connection made. The service provider is in this case preferably the user's bank.

[0015] Then the user's relevant data stored on the smart card in encrypted form are passed on to the service provider together with a time signal. These data can be the account number, card number and/or expiration date of the smart card. When the data have been transferred the user is asked to enter his PIN for his bank account and the desired amount to be transferred to the target smart card. This entry must take place within a certain time interval, otherwise the transaction is invalid. To increase security, a digital signature can be created and passed on to the service provider.

[0016] When this information has been checked by the service provider, the user's smart card is removed from and the target smart card inserted into the read-write unit of the device, the write unit of the device activated by entry of a PIN, and the amount transferred.

[0017] Alternatively an Internet connection can be set up and the service provider's website used for entering these data. In such a case the necessary software is stored on the smart card.

[0018] The invention thus also makes it possible to transfer a certain amount from the user's smart card to another account, e.g. the seller's account.

[0019] The device can be provided according to the invention with an external or internal module containing

a printer unit and paper. The paper can also be special paper with security features such as watermarks.

[0020] With this equipment the user can print a "check on demand" or, in another variant of the invention, even a one-way temporary "money voucher."

[0021] In this case the business partner, e.g. a seller, needs no smart card of his own, no PIN, etc. When the user's smart card has been inserted, his data checked, and the card-activating PIN and the PIN for his service provider entered, the device's printer unit prints a check or a money voucher for the desired amount.

[0022] To increase security, the check or money voucher number is allocated on-air and printed on the check or money voucher together with the user's and/or the seller's (consignee's) account number and optionally his name and the transaction. date and time. In the case of a money voucher a transaction number is generated and also printed for security reasons.

[0023] In order to enable the credit institute to check a person's right concerning the money voucher, the voucher issuer can pass on to the service provider the name or account number or a further combination of digits and letters identifying the other person.

[0024] These data, or some of them, can be stored in a bar code printed on the check or money voucher. Then a report with all details of the transaction can also be printed. This report can contain information on the user's account balance.

[0025] It is also possible to print guaranteed covered checks by entering the desired amount and having the bank verify the availability of the amount. In this case the amount is also printed on the check. The checks must in any case be signed by the user.

[0026] The advantage of this method is obvious. Instead of using a conventional credit card or a check card with checks such as eurochecks, which can be stolen and abused together with the owner's signature, it is possible to print a check or a money voucher for the desired amount using one or more PINs.

[0027] If the mobile communication device is stolen it cannot be used for check or voucher printing purposes due to the high security measures including PINs and, in the case of checks, a signature which is unknown to third persons.

[0028] Furthermore, the transaction amounts for most credit cards and checks such as eurochecks are limited. In contrast to these methods, the present invention offers maximum security and flexibility.

[0029] Checks and especially guaranteed checks, unlike credit cards, are accepted in all countries and by every shopkeeper because they are very trustworthy means of payment equivalent to cash. In addition, shopkeepers prefer payment by check because this does not require them to pay a service charge to a credit card company.

[0030] Printing money vouchers has similar advantages and is even more trustworthy for shopkeepers, since the amount is transferred directly from the user's

account on the voucher.

[0031] Furthermore, the invention is very advantageous for banking institutes since less personnel is needed.

5 [0032] A further variant of the present invention provides the possibility of reading a money voucher and transmitting the data to the service provider who in turn transfers the corresponding amount to the desired account. The voucher can be read using a bar code reading device attached to the mobile communication device. Alternatively the user can enter the voucher data using the device's keyboard.

[0033] Invoices having a suitable bar code containing the issuer's account number as well as the invoiced amount can also be paid using the method after a connection has been made with the service provider.

10 [0034] The invention makes it possible to send money to another mobile communication device using the money voucher printing feature. The printer of the target mobile communication device prints the money voucher, while the corresponding amount is deducted from the sender's account or smart card.

15 [0035] A further variant provides that airplane, concert, lotto and lottery tickets, etc., can also be printed after a connection has been made with further service enterprises, the amount being deducted either from the user's smart card or from his account.

20 [0036] In order to increase the security features of the inventive method further, one can use biometric identification and authentication methods. It is e.g. possible to use an internal or external fingerprint reading device and have the service provider check these data.

25 [0037] In this way it is possible to combine the advantages of ultramodern technology with traditional means of payment.

30 [0038] The invention will be explained in more detail in the following with reference to the drawing which schematically shows preferred embodiments.

[0039] Figure 1 shows a schematic view of a first variant of the inventive method;

40 [0040] Figure 2 shows a schematic view of a second variant of the inventive method;

[0041] Figure 3 shows a schematic view of a third variant of the inventive method;

45 [0042] Figure 4 shows a schematic view of a fourth variant of the inventive method;

[0043] Figure 5 shows a schematic view of an apparatus for carrying out the inventive method; and

50 [0044] Figure 6 shows a schematic view of a variant of an apparatus for carrying out the inventive method.

55 [0045] According to Figure 1, the buyer's smart card 3 is inserted into read-write unit 1 of mobile communication device 2. The mobile communication device shown in Figure 1 is a common cellular phone, but a notebook computer and other devices suitable for mobile communication can also be used. The buyer is then optionally asked to enter a PIN stored on smart card 3 via dialing keyboard 4 of device 2.

[0046] Then a telephonic GSM connection to the buyer's service provider 5 is made by dialing the service provider's number. This takes place automatically but can also be done manually by the buyer. The service provider is in this case preferably the buyer's bank but can also be a credit card institute or further service enterprise.

[0047] In a variant not shown here the connection is an Internet connection, in which case the Internet software is implemented on the smart card. The connection can also be made via satellite or any other suitable method.

[0048] Then the buyer's relevant data stored on smart card 3 in encrypted form are passed on to service provider 5. The data expediently contain the buyer's account number, card number and/or expiration date of the smart card. For security reasons the data are provided with the time and date so that timing can be performed.

[0049] When the data have been transferred the user is asked, according to the invention, to enter his PIN for his bank account and the desired amount to be transferred to target smart card 6. This entry must take place within a certain time interval or else the transaction is invalid, which increases the transaction security.

[0050] When this information has been checked by the service provider, the seller's target smart card 6 is inserted into read-write unit 1 of device 2, the write unit of the device activated by entry of a PIN, and the amount transferred.

[0051] This makes it possible to perform transactions with only one device independently of place.

[0052] When the transaction has been completed a transaction record is printed by device's printer 7 if desired. The record can additionally contain information about the account's balance.

[0053] Printer 7 shown in Figure 1 is an external module; it is also possible to provide the mobile communication device with an internal printer.

[0054] As shown in Figure 2, the present invention also makes it possible to transfer a certain amount from the buyer's smart card or the buyer's account 8' to another account 8, e.g. a seller's account. This requires the following steps:

the buyer inserting his smart card 3 into read-write unit 1 of mobile communication device 2;
optionally entering a PIN stored on smart card 3 for activating smart card 3 via keyboard 4 of device 2;
making a connection with the buyer's service provider by automatically dialing a number stored on smart card 3;
passing on to the service provider the buyer's relevant data stored on smart card 3 in encrypted form together with a time signal;
entering a PIN for an account kept with the service provider and a desired amount to be transferred from the buyer's smart card 3 inserted into read-write unit 1 to the seller's target account 8, and a

target account number;
the service provider checking the entries; and
activating read-write unit 1 of device 2 and transferring the amount from the buyer's smart card 3 or account 8' to the seller's target account 8.

[0055] Entry of the PIN stored on smart card 3 for activating smart card 3 is optional and increases the transaction security.

[0056] As mentioned above, a transaction record can be printed at the end of the transaction if desired.

[0057] According to a further preferred embodiment of the present invention, shown in Figure 3, checks can be printed on the spot by means of printer 7 contained in or connected to the mobile communication device.

[0058] This embodiment is especially advantageous because it thus combines the advantages of ultramodern technology with traditional means of payment in such a way as to retain the user's mobility and independence and the speed of the transaction, with simultaneous "confidence-building" use of conventional means of payment.

[0059] A further advantage of this method is that the business partner, e.g. a seller, needs no smart card of his own, no mobile communication device, no PIN, etc.

[0060] One proceeds as follows according to the invention. In contrast to the first two transaction variants described above, printer unit 7 of device 2 prints check 9 for the desired amount when the user's smart card 3 has been inserted, his data checked, and the card-activating PIN (optional) and the PIN for his service provider entered. The paper in the container of the printer unit has a check format and is preferably special paper provided with security marks.

[0061] According to another embodiment (not shown) the paper is contained in reels, thus minimizing the dimensions of the printer unit.

[0062] The check number is allocated on-air and printed on the check together with the user's account number and name and the transaction date and time. The check can then be signed by the user as usual. Then a report with all details of the transaction can also be printed. It is also possible to print on the check a combination of digits/letters identifying the check issuer.

[0063] In order to increase the acceptance of the checks especially for high amounts, the buyer can also print guaranteed covered checks 9 by entering the desired amount and having the bank verify the availability of the amount. In this case the amount is also printed on the check.

[0064] A further variant of the invention (not shown) provides the printing of money vouchers instead of checks after the buyer has been authenticated with service provider 5. The money vouchers do not need to be signed like checks. Another difference is that the money voucher's amount is immediately deducted from the issuer's account or smart card.

[0065] A money voucher number is also allocated on-

air and printed on the money voucher together with the user's account number and optionally his name and the transaction date and time. For security reasons a transaction number is generated and also printed on the voucher together with the amount.

[0066] In order to increase the transaction security further and avoid possible abuse of the money voucher by a third person, the name of the recipient of the money voucher is passed on to the service provider and also printed on the money voucher. The name can be entered via the keyboard of the mobile communication device.

If the money voucher recipient wants to remain anonymous, a sequence of digits or letters can be printed on the money voucher instead of the name, this sequence being known to the recipient's financial institution and/or the voucher issuer's service provider, which likewise excludes potential abuse by unauthorized persons. It is also possible to print the issuer's name or a combination of letters/digits identifying the issuer as well as to provide the voucher with the necessary space for a signature.

[0067] As a further feature of the present invention, a bar code containing all the abovementioned data is printed on the voucher online.

[0068] The seller obtains the printed voucher, sends it to his bank and receives the corresponding amount. The validity of a voucher can be checked by means of the unique combination of the transaction number and the voucher (serial) number. Following this procedure the voucher is invalid.

[0069] The recipient of a check or a voucher can off course check the validity of the check or voucher using the transaction and/or check number by making a call to the service provider.

[0070] Another variant of the invention, shown in Figure 4, allows one person, i.e. a buyer, to send voucher 10 from his mobile communication device to another person's mobile communication device. The recipient of voucher 10 does not need to take it to a bank in order to get the money. He can even perform this transaction using his mobile communication device equipped with bar code reading unit 11. The amount is then transferred to his account 8 or his smart card 6.

[0071] This requires the following steps:

the buyer inserting his smart card 3 into read-write unit 1 of his mobile communication device 2;
optionally entering a PIN stored on smart card 3 for activating smart card 3 via keyboard 4 of device 2;
making a connection with service provider 5 by dialing a number;
passing on to the service provider the buyer's relevant data stored on card 3 in encrypted form together with a time signal;
entering a PIN for an account kept with service provider 5 together with a time signal;
entering a phone or device number for the seller's

target mobile communication device 2' together with the account number and/or name of the owner of device 2' and a desired amount to be transferred; service provider 5 allocating a voucher number and a transaction number and connecting to the seller's target mobile communication device 2';

the seller printing voucher 10 by means of printer unit 7' attached to his target mobile communication device 2', whereby the voucher issuer's account number and optionally his name and the voucher number and date and time of allocation of the voucher number as well as the transaction number and the recipient's name or a combination of digits and letters identifying the recipient and the amount represented by the voucher are printed on voucher 10 together with a bar code containing all the abovementioned data;

deducting the voucher's amount from the issuer's account 8' or the issuer's smart card 3.

[0072] At the same time a transaction record is printed by the buyer's printer unit 7, serving as a receipt.

[0073] If the recipient of the money voucher is unavailable, the transaction data are stored by the service provider and passed on to the recipient at a later time. The sender's service provider can alternatively pass the data on to the recipient's service provider who in turn sets up a connection with the recipient.

[0074] A user can also print a money voucher for his personal use.

[0075] According to the invention the mobile communication device can have a standby function so that the transaction data are received but the voucher is only printed after activation of printer unit 7' by the recipient.

[0076] The seller can, according to the invention, transfer the amount represented by the money voucher to his account 8 or his smart card 6 by reading the bar code printed on voucher 10 by means of bar code reading unit 11 attached to his mobile communication device 2'. Bar code reading unit 11 shown in Figure 4 is an external module, but it may also be an internal module. It is also possible to build the printer unit and the bar code reading unit as one unit.

[0077] Before reading the bar code the seller must make a connection with his service provider 5' performing the same steps as described above.

[0078] In another variant of the present invention (not shown), a user can pay invoices on-air by connecting to his service provider as described above and reading a bar code printed on the invoice.

[0079] The amount to be transferred is entered by the bar code printed on an invoice being read by a bar code reading device attached to the mobile communication device, the bar code containing the invoice issuer's account number and name and the invoice number and invoiced amount.

[0080] The service provider checks the entries, and the amount represented by the invoice is transferred to

the account contained in the invoice's bar code from the user's account or smart card.

[0081] Instead of the bar code being read, the data can also be entered using the keyboard of the mobile communication device.

[0082] A further variant of the invention, which is not shown, provides that airplane, concert, lotto and lottery tickets, etc., can also be printed online, the amount being deducted either from the user's smart card or from his account. For this purpose a connection must be made with a corresponding service enterprise, e.g. airline or travel agency, the transaction taking place analogously. If the user does not have a suitable account with the corresponding service enterprise, a connection can be made between the user's bank and the service enterprise.

[0083] To increase security, all transactions described above can be confirmed using a digital signature which is transmitted with the relevant data. The time signal sent serves as a further security aspect since the transaction is interrupted if a certain time interval is exceeded between the passing on of the time signal and the following step.

[0084] Entry of the PIN codes can be replaced by a check of biometric features such as fingerprints.

[0085] According to the invention, the user of the method presented here can determine the type of transaction to be completed using the keyboard of his mobile communication device. The corresponding menu software can be deposited on the smart card and/or with the service provider. In addition, it is possible to fix an upper limit for the particular transaction amount or for the sum of all transaction amounts within a certain time period. This is important in particular if inexperienced persons, e.g. teenagers, are using the inventive method.

[0086] According to Figure 5, mobile communication device 2 for carrying out the method preferably has the format of a conventional mobile phone.

[0087] In an especially advantageous embodiment of the mobile communication device according to the invention shown in Figure 5, printer unit 7 is hinged in removable fashion to the side of mobile communication device 2 facing away from dialing keyboard 4. As likewise shown in Figure 5, bar code reading unit 11 can be received by a holder in printer unit 7 and pulled out as required.

[0088] At least one interface 12 is provided for the connection between printer unit 7 and/or bar code reading unit 11 and mobile communication device 2. In addition, the paper used can have an individual design for each user.

[0089] Figure 6 shows a further variant of the mobile communication device 2 according to the present invention. The printer unit 7 is integrated in the mobile phone device.

[0090] In order to increase the transaction security for all users of the inventive method and especially in order to avoid abuse by not authorized persons the present

invention provides the possibility to use a further smart-card, containing in encrypted form several combinations of digits/letters identifying all service providers participating to the "an air" system. These combinations of digits/letters are for security reasons unknown to the users.

[0091] In order to check the validity of the transaction, a user e.g. a seller can insert his so called "verification" smart card into the read/write unit of the GSM-device. Then the bank (or the service provider) sends his identification code which is compared with the code (combination of digits/letters) stored on the seller's verification smart card. The comparison is done by the software stored on the verification card, so that any manipulation can be excluded.

[0092] After a successful comparison of the codes the transaction can be continued.

[0093] Additionally or alternatively the verification smart card can contain the user's name and a second letter/digit combination identifying the user. Thus the service provider has to return to the mobile communication device the combination of letters and/or digits identifying the seller. Also in this case the comparison is done by the smart card of the seller. This feature guarantees that the service provider connected with the GSM-device is an authorized one, since he knows the second combination of letters and/or digits identifying the seller to the "on air system".

[0094] To facilitate the handling the functionality of the verification smart card can be built in in the other "transaction" Smart-Cards 3, 6.

[0095] Within the framework of the present invention it is possible to activate the printer unit e.g. for check or voucher printing by inserting a "prepaid" smart card containing a certain amount of money in the read/write unit of the inventive device even if the mobile communication device is switched off.

Claims

1. A method for electronic wireless completion of purchases and other financial transactions using a mobile communication device, characterized by the following steps:

inserting a smart card (3) into a read-write unit (1) of the mobile communication device (2);
making a connection with a service provider (5) by dialing a number;
passing on to the service provider (5) the user's relevant data stored on the smart card (3) in encrypted form together with a time signal;
entering a PIN for an account (8) kept with the service provider (5) and an amount of money to be transferred and/or the desired type of transaction, these data being provided with a time signal;
confirming the transaction by means of a digital

signature;
 inserting a further target smart card (6) into the read-write unit (1) of the mobile communication device (2); checking the entries through the service provider (5); and
 activating the read-write unit (1) of the mobile communication device (2) and transferring the amount of money from the smart card (3) or from the user's account (8') to the target smart card (6).

2. A method for electronic wireless completion of purchases and other financial transactions using a mobile communication device, characterized by the following steps:

inserting a smart card (3) into a read-write unit (1) of the mobile communication device (2); making a connection with a service provider (5) by dialing a number;
 passing on to the service provider (5) the user's relevant data stored on the smart card (3) in encrypted form together with a time signal;
 entering a PIN for an account (8') kept with the service provider (5) and an amount of money to be transferred and/or the desired type of transaction, these data being provided with a time signal;
 confirming the transaction by means of a digital signature;
 entering a target account number for a target account (8) by means of the keyboard (4) of the mobile communication device (2);
 checking the entries through the service provider (5); and
 activating the read-write unit (1) of the mobile communication device (2) and transferring the amount of money from the user's smart card (3) or from the user's account (8') to the desired target account (8).

3. A method for electronic wireless completion of purchases and other financial transactions using a mobile communication device, characterized by the following steps:

inserting a smart card (3) into a read-write unit (1) of the mobile communication device (2); making a connection with a service provider (5) by dialing a number;
 passing on to the service provider (5) the user's relevant data stored on the smart card (3) in encrypted form together with a time signal;
 entering a PIN for an account (8') kept with the service provider (5) and an amount of money to be transferred and/or the desired type of transaction, these data being provided with a time signal;

confirming the transaction by means of a digital signature;
 allocating a check number through the service provider (5);
 printing a check (9) by means of a printer unit (7) connected with the mobile communication device (2), the user's account number and name and the check number and date and time of allocation of the check number being printed on the check (9).

4. A method according to claim 3, wherein the availability of the amount of money in the user's account is checked by the service provider (5) and the amount of money is printed on the check.

5. A method for electronic wireless completion of purchases and other financial transactions using a mobile communication device, characterized by the following steps:

inserting a smart card (3) into a read-write unit (1) of the mobile communication device (2); making a connection with a service provider (5) by dialing a number;
 passing on to the service provider (5) the user's relevant data stored on the smart card (3) in encrypted form together with a time signal;
 entering a PIN for an account (8') kept with the service provider (5) and an amount of money to be transferred and/or the desired type of transaction, these data being provided with a time signal;
 confirming the transaction by means of a digital signature;
 allocating a money voucher number and a transaction number through the service provider (5);
 printing a money voucher by means of a printer unit (7) connected with the mobile communication device (2), the user's account number and name, the money voucher number and the transaction number, the time and date of allocation of the money voucher number and the transaction number and the desired amount of money being printed on the money voucher (10); and
 deducting the amount of money from the user's account or the user's smart card (3).

6. A method according to claim 5, characterized in that the name of the recipient of the money voucher (10) and/or a number-letter combination identifying the recipient is printed on the money voucher (10) and optionally passed on to the transmitter's service provider.

7. A method for electronic wireless completion of pur-

chases and other financial transactions using a mobile communication device, characterized by the following steps:

- inserting a smart card (3) into a read-write unit (1) of the mobile communication device (2);
 making a connection with a service provider (5) by dialing a number;
 passing on to the service provider (5) the user's relevant data stored on the smart card (3) in encrypted form together with a time signal;
 entering a PIN for an account (8') kept with the service provider (5) and an amount of money to be transferred and/or the desired type of transaction, these data being provided with a time signal;
 confirming the transaction by means of a digital signature;
 entering a telephone or unit number of a target mobile communication device (2') and the account number or a number-letter combination identifying the owner of the device (2');
 allocating a money voucher number and a transaction number through the service provider (5) and making a connection between the service provider (5) and the target mobile communication device (2');
 printing a money voucher (10) by means of a printer unit (7') connected with the target mobile communication device (2'), the transmitter's account number and name, the money voucher number and the transaction number, the time and date of allocation of the money voucher number and the amount of money being printed on the money voucher (10);
 deducting the amount of money from the transmitter's smart card (3) or account (8').
8. A method according to claim 7, characterized in that the recipient's name or a number-letter combination identifying the recipient is printed on the voucher, the recipient's name or number-letter combination identifying the recipient being entered by the transmitter of the money voucher (10) and passed on to the service provider and/or automatically printed simultaneously by corresponding settings of the recipient's mobile communication device (2').
9. A method according to any of claims 5 to 8, characterized by the additional step of printing a bar code containing the other printed data on the money voucher (10).
10. A method for electronic wireless completion of purchases and other financial transactions using a mobile communication device, characterized by the following steps:

inserting a smart card (3) into a read-write unit (1) of the mobile communication device (2);
 making a connection with a service provider (5) by dialing a number;
 passing on to the service provider (5) the user's relevant data stored on the smart card (3) in encrypted form together with a time signal;
 entering a PIN for an account (8') kept with the service provider (5) and an amount of money to be transferred and/or the desired type of transaction, the amount of money to be transferred being entered by reading a bar code printed on a money voucher (10) by means of a bar code reader (11) connected with the mobile communication device (2), the bar code containing the voucher issuer's account number and name, a money voucher number, a transaction number, the date and time of allocation of the money voucher number, the name of the beneficiary of the voucher or a number-letter combination identifying the beneficiary of the voucher and the amount of money, and these data being provided with a time signal;
 confirming the transaction by means of a digital signature;
 checking the entries through the service provider (5); and
 transferring the amount of money to the user's account (8') or to his smart card (3).

11. A method for electronic wireless completion of purchases and other financial transactions using a mobile communication device, characterized by the following steps:

inserting a smart card (3) into a read-write unit (1) of the mobile communication device (2);
 making a connection with a service provider (5) by dialing a number;
 passing on to the service provider (5) the user's relevant data stored on the smart card (3) in encrypted form together with a time signal;
 entering a PIN for an account (8') kept with the service provider (5) and an amount of money to be transferred and/or the desired type of transaction, the amount of money to be transferred being entered by reading a bar code printed on an invoice by means of a bar code reader (11) connected with the mobile communication device (2), the bar code containing the invoice issuer's account number and name and an invoice number and the amount of money, and these data being provided with a time signal;
 confirming the transaction by means of a digital signature;
 checking the entries through the service provider (5); and
 transferring the amount of money to the ac-

count contained in the bar code of the invoice.

12. A method for electronic wireless completion of purchases and other financial transactions using a mobile communication device, characterized by the following steps:

inserting a smart card (3) into a read-write unit (1) of the mobile communication device (2);
making a connection with a service provider (5) by dialing a number;
passing on to the service provider (5) the user's relevant data stored on the smart card (3) in encrypted form together with a time signal;
entering a PIN for an account (8') kept with the service provider (5) and an amount of money to be transferred and/or the desired type of transaction, these data being provided with a time signal;
confirming the transaction by means of a digital signature;
entering further data relevant for the transaction by means of the keyboard (4) of the mobile communication device (2);
checking the entries and allocating a transaction number through the service provider (5);
printing service products, such as airplane tickets, admission tickets, lotto coupons, etc., by means of a printer unit (7) connected with the mobile communication device (2), said products being additionally printed with the user's account number and name and with the transaction number and date and time of allocation of the transaction number; and
deducting the amount of money from the user's account (8') or his smart card (3).

13. A method according to any of the above claims, wherein a transaction record is printed after each transaction by means of a printer unit (7) connected with the mobile communication device (2).
14. A method according to claim 13, wherein the transaction record contains information about the user's account balance.
15. A method according to any of the above claims, wherein the number of the service provider (5) is stored on the smart card (3) and dialed automatically.
16. A method according to any of the above claims, wherein the connection is a telephone connection, a satellite connection, an Internet connection or any other suitable connection.
17. A method according to any of the above claims, wherein the transaction is interrupted if a certain

time interval is exceeded between the passing on of the time signal and the subsequent step.

18. A method according to any of the above claims, wherein the smart cards (3, 6) inserted into the read-write unit (1) are activated by entering a PIN stored on the smart cards by means of the keyboard (4) of the device (2).

19. A method according to any of the above claims, wherein the genuineness of the connection with the service provider is checked by means of a verification smart card inserted into the read-write unit (1) and containing number-letter combinations clearly identifying one or more service providers (5) and unknown to the users, comprising the following additional steps:

inserting the verification smart card into the read-write unit (1) of the mobile communication device (2, 2');
asking the service provider to transmit its number-letter combination;
comparing the service provider's entry with the data stored on the verification smart card, and if there is a match
continuing the transaction.

20. A method according to claim 19 wherein the verification smart card additionally contains the user's name and a number-letter combination identifying him, characterized in that the service provider (5) is asked to pass on the number-letter combination corresponding to the user's name to the mobile communication device (2, 2') which is subsequently compared with that stored on the verification smart card.

21. A method according to claim 19 or 20, characterized in that the function of the verification smart card is performed by the transaction smart cards (3, 6).

22. An apparatus for carrying out the method according to any of claims 1 to 23, characterized in that the apparatus is a mobile communication device (2) containing at least one read-write unit (1) for smart cards (3, 6), an internal or external printer unit (7, 7') with a paper supply and/or an internal or external bar code reader (11).

23. An apparatus according to claim 22, characterized in that the mobile communication device has two write-read units (1) which communicate with each other.

24. An apparatus according to claims 22 to 23, characterized in that the printer unit (7, 7') is hinged in removable fashion to one side of the mobile commu-

nication device (2), and the printer unit (7, 7') contains a bar code reader (11).

25. An apparatus according to any of claims 22 to 24, characterized in that the printer unit (7, 7') is integrated into the mobile communication device. 5
26. An apparatus according to claim 24 or 25, characterized in that the printer unit (7) has a holder for receiving the bar code reader (11). 10
27. An apparatus according to any of claims 22 to 26, characterized in that the mobile communication device (2) has one or more interfaces (12) for connection with the printer unit (7, 7') and/or the bar code reader (11). 15

20

25

30

35

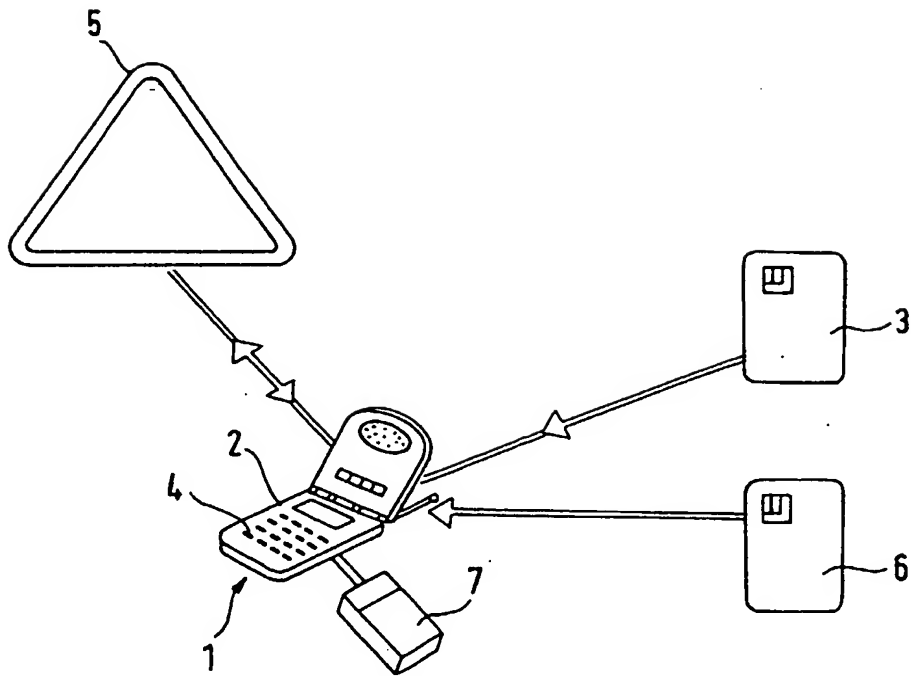
40

45

50

55

FIG.1



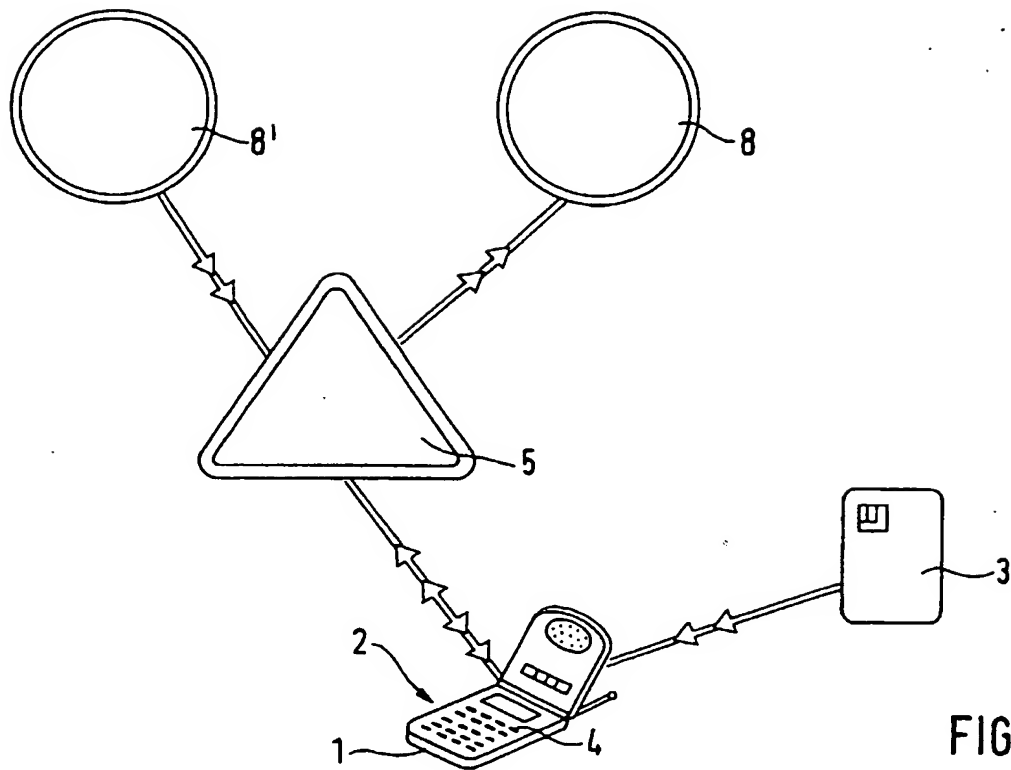


FIG. 2

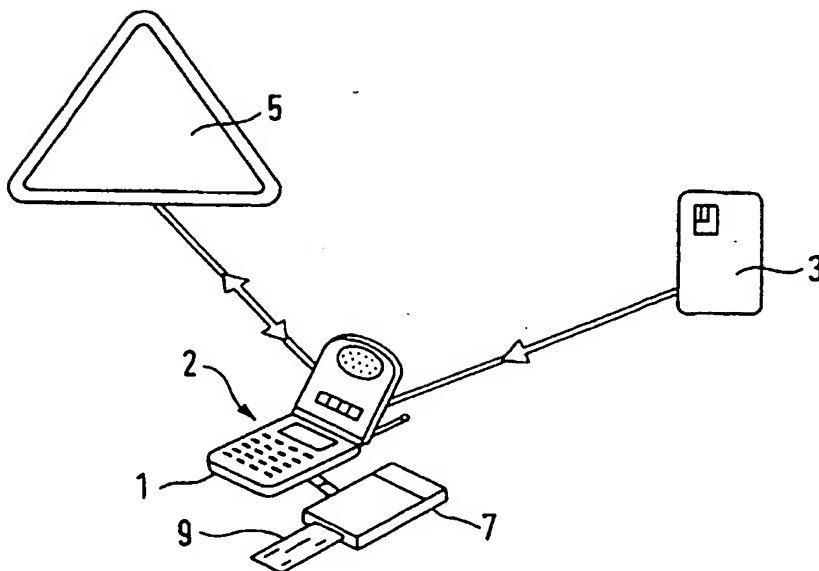
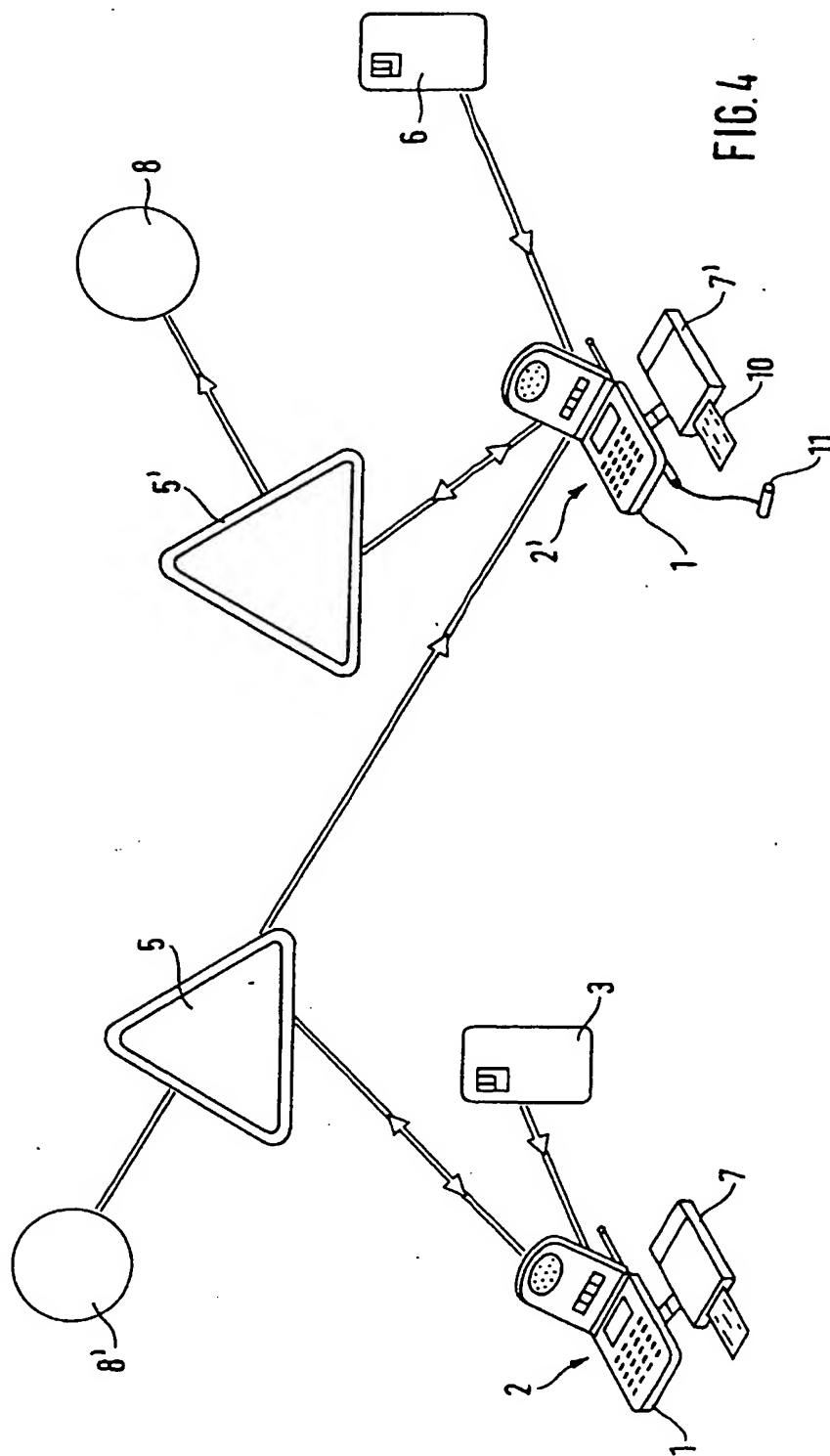


FIG. 3



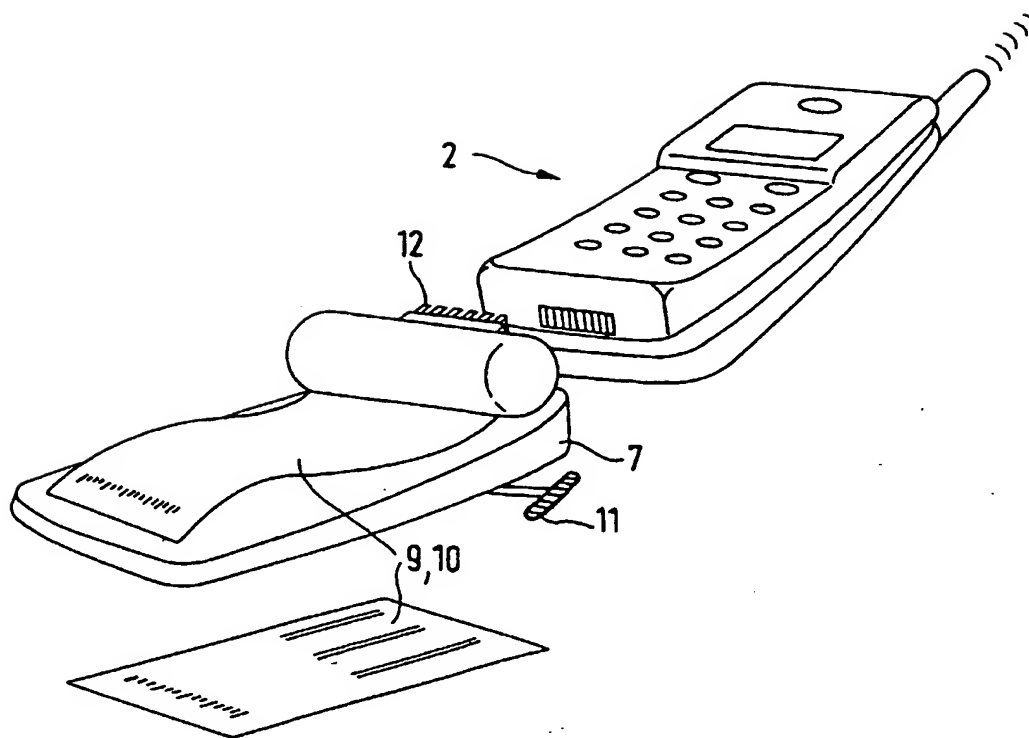


FIG. 5

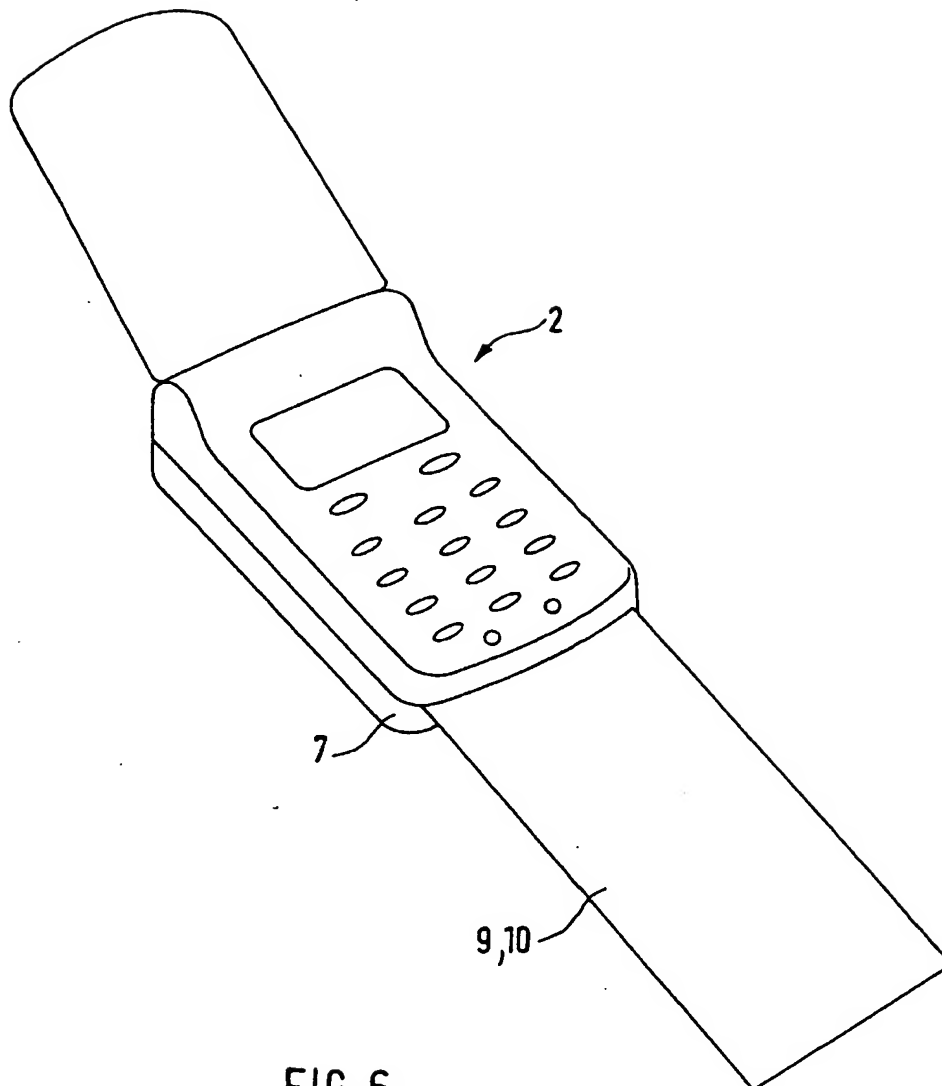


FIG. 6



European Patent
Office

EUROPEAN SEARCH REPORT

Application Number
EP 99 12 4577

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (In I.C.I.7)
A	EP 0 950 968 A (MATSUSHITA ELECTRIC IND CO LTD) 20 October 1999 (1999-10-20) * paragraph '0032! - paragraph '0331! * * claims * * figures 3,6,14,45,138,139,141 *	1,2,7, 10,12,19	G07F7/08 G07F7/10
A	WO 94 27258 A (SPAULDING JOHN ; INTERACTIVE TELEVISION SYSTEMS (US); RHOADES DONAL) 24 November 1994 (1994-11-24) * page 3, line 29 - page 9, line 12 * * figures 1,3-5 *	5,7,9, 10,12,13	
A	WO 97 45814 A (VAZVAN BEHRUZ) 4 December 1997 (1997-12-04) * page 4, line 21 - page 6, line 8 * * claims 1,2 * * figures 1,9 *	1,2,7, 10,12,18	
A	EP 0 785 534 A (NEDERLAND PTT) 23 July 1997 (1997-07-23) * the whole document *	1	
A	WO 97 41499 A (MARTINEZ JERRY R) 6 November 1997 (1997-11-06)		
The present search report has been drawn up for all claims			
Place of search THE HAGUE		Date of completion of the search 4 May 2000	Examiner Bocage, S
CATEGORY OF CITED DOCUMENTS X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document		T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date O : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document	

EPO FORM 1503 (03/02) (P/04C01)

**ANNEX TO THE EUROPEAN SEARCH REPORT
ON EUROPEAN PATENT APPLICATION NO.**

EP 99 12 4577

This annex lists the patent family members relating to the patent documents cited in the above-mentioned European search report. The members are as contained in the European Patent Office EDP file on
The European Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

04-05-2000

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
EP 0950968 A	20-10-1999	AU 8648498 A WO 9909502 A	08-03-1999 25-02-1999
WO 9427258 A	24-11-1994	AU 6912894 A	12-12-1994
WO 9745814 A	04-12-1997	FI 962553 A FI 971248 A FI 970767 A EP 0960402 A FI 971009 A	25-11-1997 26-04-1997 20-10-1997 01-12-1999 26-04-1997
EP 0785534 A	23-07-1997	NONE	
WO 9741499 A	06-11-1997	AU 2802797 A	19-11-1997

EPO FORM P0459

For more details about this annex : see Official Journal of the European Patent Office, No. 12/82